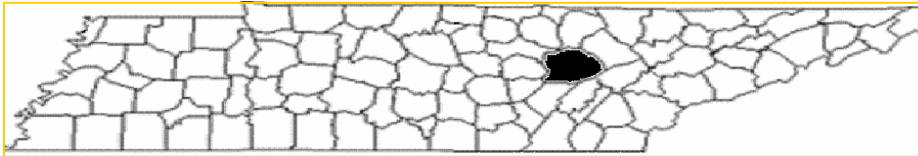


The Status of Women in Cumberland County



STATUS OF WOMEN IN CUMBERLAND COUNTY: AN OVERVIEW

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INDICATOR	DATA	COUNTY RANKING
		(of 95 Counties)
COMPOSITE EMPLOYMENT & EARNINGS INDEX	46.40	44
Women's Annual Earnings	\$20,644	61
Women's Earnings as a Percentage of Men's Earnings (Wage Gap)	77.7%	11
Women's Labor Force Participation Rate	38.7%	78
Female Unemployment Rate	5.0%	23
Women in Managerial or Professional Occupations	26.0%	59
COMPOSITE ECONOMIC AUTONOMY INDEX	41.25	32
Businesses that are Women-Owned (% of total)	20.8%	51
Women with a Four-Year College Degree (%)	12.0%	30
Women With a High School Diploma (%)	73.1%	30
Female High School Dropout Rate	4.3%	22
Women with any Kind of Health Insurance Coverage (%)	93.6%	26
Women Earning Incomes Below the Poverty Level (%)	15.9%	51
Single Female-Headed Households Living In Poverty (%)	11.1%	75
Adolescent Pregnancy Rate (Ages 10-19)	32.9	45

Report Overview: This publication on the Status of Women in Cumberland County is part of a statewide publication of the Tennessee Economic Council on Women, *The Status of Women in Tennessee Counties, 2004*. The Economic Council on Women is a State agency created under TCA § 4-50-100, et seq. by the One Hundredth General Assembly in 1998 to address the economic needs of Tennessee women.

The Status of Women in Tennessee Counties

CUMBERLAND

Women have taken remarkable strides towards economic equality, from education to earnings to political participation. Women are now pursuing goals such as business ownership, leadership roles in their careers, and election to state and federal political office. However, obstacles still exist in the climb toward equality. Nationwide, equal numbers of men and women are obtaining four-year college degrees; however, these gains have not translated into pay equity. The average college-educated woman working full time earns \$44,200 a year compared to \$61,800 for men in the same category. Women are still under-represented in many of the highest paying, fastest growing sectors of the economy. Helping women break into these traditionally male-dominated areas like computer science, engineering, mathematics and technology, as well as all skilled-labor positions, gives women tools for self-sufficiency and understanding of their personal capabilities, and these advances are good for the economy of our counties and of our state.

Employment and Earnings

The employment and earnings index includes data on women's annual earnings, the earnings gender gap, female labor force participation rate, the female unemployment rate, and the percent of women in managerial or professional occupations.

- ◇ A woman in Cumberland County earns a median of \$20,644 annually, almost \$6,000 less than a man's median yearly income which is \$26,559. Cumberland still ranks 11th among counties in wage disparity between men and women.
- ◇ Currently, women account for 46.8% of the county's labor force but have a labor force participation rate of only 38.7%.
- ◇ Cumberland County is among the top 25 counties in rate of female unemployment (5%); however the unemployment rate for male and female county residents is 2.7%..
- ◇ Managerial and professional positions account for 23.8% of positions held by all Cumberland County residents; however, 26.0% of working women in the county are employed in management or professional occupations.

Economic Autonomy

The economic autonomy index includes information on educational attainment, business ownership and general quality of life issues.

- ◇ 73.1% of women in Cumberland County have a high school diploma or equivalency. 72.5% of county residents have their high school degree.
- ◇ Cumberland ranks thirtieth among counties in percentage of women with a four-year college degree (12.0%). 13.7% of all county residents have such a degree. Though slightly higher percentages of women than men have a high school diploma, higher percentages of men have a bachelor's degree.
- ◇ 15.9% of women in Cumberland County earn below poverty level incomes.
- ◇ Over 93 percent of women in the county have some kind of health insurance coverage, but there are over 1,600 women in Cumberland County who have no form of health insurance.
- ◇ Though 11.1% of all families in the county live in poverty, 33.3% of female-householder families with no husband present are below poverty level.
- ◇ Of elected county officials, 8 out of 25 are women, and 52.1% of eligible voters in Cumberland County are women.

The Status of Women in Tennessee Counties

CUMBERLAND

		Cumber- land County	Rank of Cum- berland County	Highest Ranking County
Earnings	Median Annual Earnings for FT Females	\$20,644	61	Williamson: \$32,243
	Wage Gap	77.7%	11	Davidson: 82.1%

Employment	Female Labor Force Partici- pation Rate	38.7%	78	Rutherford: 50.9%
	Female Unemployment Rate	5.0%	23	Pickett: 1.5%
	Percent of Employed Fe- males in Management, Prof., and Related Occupations	26.0%	59	Anderson: 44.6%
	Women Owned Business % of Total	20.8%	51	Moore: 63.3%

Education	% of Females with 4 Year Degree or Better	12.0%	30	Williamson: 39.5%
	% of Females with High School Diploma (or equiva- lency)	73.1%	30	Williamson: 90.6%
	Female Dropout Rate	4.3%	22	Clay/Pickett: 0.0%

Lifestyles	% of Women with any kind of Health Insurance Cover- age	93.6%	26	Williamson: 100%
	% of Women Living Below Poverty Level Incomes	15.9%	51	Williamson: 5.4%
	% of all Female Headed Households with Children in Poverty	11.1%	75	Williamson: 2.5%
	Rate of Pregnancy of Girls Aged 10-19 per 1000	32.9	45	Williamson: 1.2%

ABOUT THE COUNCIL AND THIS REPORT

Cumberland County

The Status of Women in Tennessee Counties report offers an economic profile of women in each county of Tennessee and examines how women's rights and equality vary among the counties. The report presents data and overall rankings in two categories of women's economic status: employment and earnings and economic autonomy. Indicators of women's status in each category make up the composite rankings of the counties.

The employment and earnings section presents data on women's annual earnings, the earnings gender gap, female labor force participation rate, the female unemployment rate, and the percentage of women in managerial occupations.

The economic autonomy section includes information on the percentage of businesses owned by women, educational attainment levels, percentage of households headed by a single female, single female headed households living in poverty, percentage of women with health insurance, the high school dropout rate and the teen pregnancy rate.

The **Tennessee Economic Council on Women** was created in 1998 by the Tennessee General Assembly to assess Tennessee women's economic status. The Council develops and advocates solutions to address women's needs in order to help women achieve economic autonomy. In setting its priorities, the Council selects issues that are timely and likely to result in positive changes for women.

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Visit the Tennessee Economic Council on Women at www.tennesseewomen.org

SOURCES	
Earnings and Employment	
Median Annual Earnings for Full Time Employed Females	U.S Census Bureau, 2000
Wage Gap (Female Earnings as a Percentage of Earnings)	U.S Census Bureau, 2000
Female Labor Force Participation Rate	U.S Census Bureau, 2000
Female Unemployment Rate	U.S Census Bureau, 2000
Percent of Employed Females in Management, Professional, and Related Occupations	U.S Census Bureau, 2000
Economic Autonomy	
Women-owned Business, Percent of total	Economic Census, 1997
Percent of Females w/4yr Degree or Better	U.S Census Bureau, 2000
Percent of Females with a High School Diploma (or equivalency)	U.S Census Bureau, 2000
Female Dropout Rate	U.S Census Bureau, 2000
Percent of Women with Any Kind of Health Insurance Coverage	Tennessee Department of Health, 2002
Percent of Women Living Below Poverty Level Incomes	U.S Census Bureau, 2000
Percent of all Female Headed Households with Children in Poverty	U.S Census Bureau, 2000
Rate of Pregnancy of Girls Aged 10-19 per 1000	Tennessee Department of Health, 2002
Voter Demographics and Elected County Officials	National Association of Counties